

WHEN RECORDED MAIL TO:
FIRST AMERICAN MORTGAGE SOLUTIONS
1795 INTERNATIONAL WAY
IDAHO FALLS, ID 83402
PH. 208-528-9895

DEED OF RECONVEYANCE**WASHINGTON****RECORD 2ND**

COUNTY OF SKAGIT

LOAN NO.: 3546312137

PARCEL No. P127178

LEGAL DESCRIPTION: LT 76, "PLAT OF SKAGIT HIGHLANDS DIV V (PHASE 2)"

THE UNDERSIGNED, **FIRST AMERICAN TITLE INSURANCE COMPANY**, located at **1 FIRST AMERICAN WAY, SANTA ANA, CA 92707**, as Trustee, Successor Trustee, or Substitute Trustee, under that certain Deed of Trust dated **AUGUST 29, 2022**, executed by **SIMON HAM AND HYESHIN HAM, A MARRIED COUPLE AND DUK HAM, MARRIED AS SEPARATE PROPERTY**, Trustor, to **CHICAGO TITLE COMPANY OF WASHINGTON**, Original Trustee, for the benefit of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS DESIGNATED NOMINEE FOR **PEOPLES BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS**, Original Beneficiary, and recorded on **AUGUST 31, 2022** as Auditor's File No. **202208310060**, in the Records of the County Auditor's Office for **SKAGIT** County, State of **WASHINGTON**.

PROPERTY ADDRESS: **5609 TIMBER RIDGE DRIVE, MOUNT VERNON, WASHINGTON 98273**

WHEREAS, the Undersigned received from **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS DESIGNATED NOMINEE FOR **PEOPLES BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS**, the Beneficiary of said Deed of Trust, a written request to reconvey, reciting that the obligation secured by said Deed of Trust has been fully paid and performed, does hereby grant, bargain, and convey, without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the Undersigned in and to said described premises by virtue of said Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused this Instrument to be executed on **NOVEMBER 20, 2025**.
FIRST AMERICAN TITLE INSURANCE COMPANY

TRACY ALBERTSON, VICE PRESIDENT

POD: 20251110

QL80401201M - LR - WA



Page 1 of 2



DOCUMENT 2 of 2

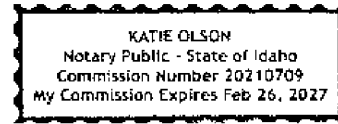
MIN: 100135900070334815
MERS PHONE: 1-888-679-6377

STATE OF IDAHO COUNTY OF BONNEVILLE) ss.

On **NOVEMBER 20, 2025**, before me, **KATIE OLSON**, personally appeared **TRACY ALBERTSON** known to me to be the **VICE PRESIDENT** of **FIRST AMERICAN TITLE INSURANCE COMPANY** the corporation that executed the instrument or the person who executed the instrument on behalf of said corporation, and acknowledged to me that such corporation executed the same.



KATIE OLSON (COMMISSION EXP. 02/26/2027)
NOTARY PUBLIC



This document contains electronic signatures.